



COVID-19 Over-the-Counter (OTC) Home Test Coverage Frequently Asked Questions

Q: Which OTC at-home COVID-19 tests are part of this program?

A: Any FDA-authorized or approved test is covered as part of the program. Typically, FDA-authorization is shown on the test packaging. Lab-based Polymerase Chain Reaction (PCR) home collection kits **are not covered** at this time.

To be eligible for reimbursement, tests must be purchased for individualized diagnosis or treatment purposes. Tests purchased for employment (ex. required weekly testing) or public health surveillance purposes are not covered.

Q: Are there quantity limits on the number of OTC at-home COVID-19 tests I can be reimbursed for?

A: Yes, you will be reimbursed for up to 8 tests, every 30 days, for each covered member under your pharmacy plan. You may purchase up to 8 tests per covered member at one time, unless other limits apply or as tests are available.

Q: How do I submit my reimbursement to CVS Caremark? How long will it take to be reimbursed?

A: You can request reimbursement **online** or via a [paper form](#).

To submit **online** you will need to:

- Sign in or register at [Caremark.com](#)
- Upload your proof of purchase; this can be a digital receipt or photo of a paper receipt.

Please review these [step-by-step instructions \(PDF\)](#) for reimbursement

You'll receive a response to your request within 30 days. If your reimbursement request is approved, a check will be mailed to you.

Q: Can I submit for reimbursement for an OTC at-home COVID-19 test purchased prior to January 15, 2022 without a doctor's prescription?

A: No, tests purchased prior to January 15, 2022 are not covered.

Q: Can I use my [HSA](#) or [Health Care Flexible Spending Account](#) to reimburse myself for OTC at-home COVID tests purchased prior to January 15, 2022.

A: Yes, OTC at-home COVID-19-tests are considered eligible expenses under your HCFSAs or HSAs.

As another option, the Federal government has launched a national website where each household can receive a one-time shipment of four free OTC at-home Covid-19 tests shipped directly from [covidtests.gov](https://www.covidtests.gov). For more information on this program go to [covidtests.gov](https://www.covidtests.gov).

Q: Do I need to get a doctor’s prescription for reimbursement for an OTC at-home COVID-19 test purchased after January 15, 2022?

A: No, a prescription is not required.

Q: How much can I expect to be reimbursed per OTC COVID-19 test?

A: Test kits purchased and submitted for reimbursement will be reimbursed at \$12 per test, or your out-of-pocket expense if lower than \$12 per test.

Q: How can I purchase an FDA-authorized OTC at-home COVID-19 tests without any out-of-pocket expense or having to submit for reimbursement?

A: If you buy an OTC COVID-19 test at a pharmacy that can bill directly under your CVS Caremark pharmacy benefit, there is no out-of-pocket cost to you. A list of pharmacies within the CVS national network can be found at [Caremark.com](https://www.caremark.com).

Eligible OTC AT-Home Tests

When you provide your CVS Caremark pharmacy ID card at an in-network pharmacy at the time of purchase, the following six tests can be purchased at no out-of-pocket costs:

Manufacturer	Label Name	Number of tests per package
ACON	FLOWFLEX COVID-19 AG HOMETEST	1
ACCESS BIO	ON/GO COVID-19 ANTIGEN SELF-TEST	2
ABBOTT DIAGNOSTICS SCARBO	BINAXNOW COVID-19 AG CARD HOME TEST	2
ORASURE TECHNOLOGIES	INTELISWAB COVID-19 RAPID TEST	2
QUIDEL	QUICKVUE AT-HOME COVID-19 TEST	2
QUIDEL	QUICKVUE AT-HOME COVID-19 TEST	5

Please note: All FDA-approved OTC at-home tests are covered through post-service claim reimbursement, regardless of manufacturer. Claims for tests not noted above will reject at the pharmacy counter. Members may submit a post-service claim for reimbursement.

As another option, the Federal government has launched a national website where each household can receive a one-time shipment of four free OTC at-home Covid-19 tests shipped directly from [covidtests.gov](https://www.covidtests.gov). For more information on this program go to [covidtests.gov](https://www.covidtests.gov).

Q: What happens if I purchase OTC at-home COVID-19 tests at the front-of-the-store checkout of a Preferred Retailer or online instead of at the pharmacy counter?

A: If you purchase OTC at-home COVID-19 tests at a front-of-store checkout or online, you may submit your purchase receipt for a **maximum reimbursement of \$12 per test**. Many OTC at-home COVID-19 tests are sold as a 2-pack, which means the test pack would be reimbursed at \$24 (\$12 for each test).

You may submit a receipt [for reimbursement](#) online at [Caremark.com](https://www.caremark.com).

Q: Do I need to buy my OTC COVID-19 tests at a CVS Caremark in-network pharmacy?

A:

- If you buy an OTC COVID-19 test at a pharmacy that can bill directly under your CVS Caremark pharmacy benefit, there is no out-of-pocket cost to you. A list of pharmacies within the CVS national network can be found at [Caremark.com](https://www.caremark.com).
- If you buy an OTC COVID-19 test at a pharmacy that is unable to bill directly under your benefit, you will have to pay for the test and request reimbursement.

Q: Do I need to submit my Covid-19 test results in order to receive reimbursement?

A: No, test results do not need to be submitted.